## WHAT IS CLAIMED IS:

 A billing method associated with a plurality of billing entities, the method comprising:

executing a single instance of a bill presentment and payment application; receiving at least one request from a customer, the request identifying a first billing entity and a second billing entity; and

in response to the request, separately retrieving and presenting to the customer stored billing data associated with each of the first billing entity and the second billing entity whereby the stored billing data associated with each of the first billing entity and the second billing entity is retrieved and presented to the customer using the single instance of the bill presentment and payment application.

- The billing method of claim 1, further comprising:
  providing bill summary information for each of the plurality of billing entities.
- 3. The billing method of claim 1, wherein the step of retrieving and presenting stored billing data includes the steps of:

retrieving stored billing data associated with each of the first billing entity and the second billing entity;

retrieving a display template associated with each of the first billing entity and the second billing entity;

populating the retrieved display templates with retrieved billing data associated with each of the first billing entity and the second billing entity, respectively; and

displaying separately the populated templates.

- 4. The billing method of claim 3, wherein the display template is a hypertext markup language (HTML) template.
- 5. The billing method of claim 3, wherein the step of retrieving stored billing data includes:

identifying an implementation object associated with each of the first billing entity and the second billing entity;

invoking the implementation object associated with each of the first billing entity and the second billing entity to generate an interface associated with each of the first billing entity and the second billing entity; and

retrieving, by the interface, stored billing data associated with each of the first billing entity and the second billing entity.

6. A method for presenting billing data associated with a plurality of billing entities, the method comprising:

receiving at least one request from a customer, the request identifying a first billing entity and a second billing entity; and

executing a single instance of a bill presentment and payment application to retrieve and present to a customer stored billing data associated with each of the first billing entity and the second billing entity.

7. The billing method of claim 6, wherein the execution of a single instance of a bill presentment and payment application to retrieve and present customer stored billing data includes:

identifying an implementation object associated with each of the first billing entity and the second billing entity;

invoking the implementation object associated with each of the first billing entity and the second billing entity to generate an interface associated with each of the first billing entity and the second billing entity; and

retrieving, by the interface, stored billing data associated with each of the first billing entity and the second billing entity.

8. A billing system associated with a plurality of billing entities that provide goods and services to customers, the system comprising:

a module for executing a single instance of a bill presentment and payment application;

a retrieving and presenting module for separately retrieving and presenting to a customer stored billing data associated with each of the plurality of billing entities whereby the stored billing data associated with each of the plurality of billing entities

is retrieved and presented to the customer using the single instance of the bill presentment and payment application.

9. The system of claim 8, wherein the retrieving and presenting module includes:

a bill presentment and payment module for displaying the retrieved billing data;

a client object for receiving at least one request from the customer, the request identifying a first billing entity and a second billing entity;

an object manager for determining, for each of the first billing entity and the second billing entity, one of a plurality of implementation objects and for invoking the determined implementation objects,

wherein the implementation object associated with each of the first billing entity and the second billing entity generates an interface for retrieving stored billing data associated with each of the first billing entity and the second billing entity, respectively.

10. The system of claim 9, further including:

a mapping database, wherein the mapping database stores associations between each of the plurality of billing entities and the plurality of implementation objects.

11. The system of claim 8, further including:

a directory including a plurality of HTML template files, wherein the bill presentment and payment module displays the retrieved billing data formatted based on at least one of the plurality of HTML template files.

12. A computer readable medium including instructions for performing a billing method associated with a plurality of billing entities, the method comprising: executing a single instance of a bill presentment and payment application; receiving at least one request from a customer, the request identifying a first billing entity and a second billing entity; and

in response to the request, separately retrieving and presenting to the customer stored billing data associated with each of the first billing entity and the second billing entity whereby the stored billing data associated with each of the first billing entity and the second billing entity is retrieved and presented to the customer using the single instance of the bill presentment and payment application.

- 13. The computer readable medium of claim 12, further comprising: providing bill summary information for each of the plurality of billing entities.
- 14. The computer readable medium of claim 12, wherein the step of retrieving and presenting stored billing data includes the steps of:

retrieving stored billing data associated with each of the first billing entity and the second billing entity;

retrieving a display template associated with each of the first billing entity and the second billing entity;

populating the retrieved display templates with retrieved billing data associated with each of the first billing entity and the second billing entity, respectively; and

displaying separately the populated templates.

- 15. The computer readable medium of claim 14, wherein the display template is a hypertext markup language (HTML) template.
- 16. The computer readable medium of claim 14, wherein the step of retrieving stored billing data includes:

identifying an implementation object associated with each of the first billing entity and the second billing entity;

invoking the implementation object associated with each of the first billing entity and the second billing entity to generate an interface associated with each of the first billing entity and the second billing entity; and

retrieving, by the interface, stored billing data associated with each of the first billing entity and the second billing entity.

17. A method for presenting billing data associated with a plurality of billing entities, the method comprising:

receiving at least one request from a customer, the request identifying a first billing entity and a second billing entity; and

executing a single instance of a bill presentment and payment application to retrieve and present to a customer stored billing data associated with each of the first billing entity and the second billing entity.

18. The computer readable medium of claim 17, wherein the execution of a single instance of a bill presentment and payment application to retrieve and present customer stored billing data includes:

identifying an implementation object associated with each of the first billing entity and the second billing entity;

invoking the implementation object associated with each of the first billing entity and the second billing entity to generate an interface associated with each of the first billing entity and the second billing entity; and

retrieving, by the interface, stored billing data associated with each of the first billing entity and the second billing entity.

19. A method for obtaining billing data associated with a billing entity, the method comprising:

sending, to the billing entity, a request for billing data; and receiving, from a server associated with multiple billing entities, the requested billing data.

20. A billing system associated with a plurality of billing entities that provide goods and services to customers, the system comprising:

a plurality of servers, each associated with one of the plurality of billing entities; and

a host server running an instance of a bill presentment and payment application, wherein when a customer requests billing data reflecting transactions associated with one of the plurality of billers the requested billing data is provided by the instance of the bill presentment and payment application without starting another instance of the bill presentment and payment application.